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To: Commissioner for Patents for Examiner Elda G. Milef Group Art Unit 3628	Facsimile No. 571/273-8300
From: Stephanie Fay Legal Assistant to Mari Stewart	No. of Pages Including Cover Sheet: 19
Enclosed herewith: <ul style="list-style-type: none">• Transmittal document; and• Response to Office Action.	
Re: Application Serial No. 09/833,340 Attorney Docket No. AUS920010213US1	
Date: Tuesday, September 13, 2005	
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Dutta et al.**

Serial No.: **09/833,340**

Filed: **April 12, 2001**

For: **Method and Apparatus for
Processing a Check within a Financial
System**

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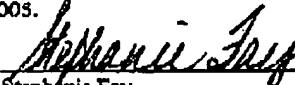
Group Art Unit: **3628**

Examiner: **Milef, Elda G.**

Attorney Docket No.: **AUS920010213US1**

35525

PATENT TRADEMARK OFFICE
CUSTOMER NUMBER

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TRANSMITTAL DOCUMENT

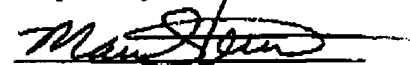
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:
ENCLOSED HEREWITH:

- **Response to Office Action**

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

Respectfully submitted,


Mari Stewart
Registration No. 50,359
Duke W. Yee
Registration No. 34,285
YEE & ASSOCIATES, P.C.
P.O. Box 802333
Dallas, Texas 75380
(972) 385-8777
ATTORNEYS FOR APPLICANTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re application of: **Dutta et al.**

Serial No.: 09/833,340

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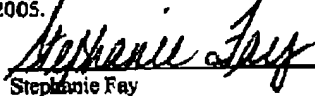
For: Method and Apparatus for
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Group Art Unit: 3628

Examiner: Milef, Elda G.

Attorney Docket No.: AUS920010213US1

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on September 13, 2005.
By: 
Stephanie Fay

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Office Action dated June 20, 2005, please amend the above-identified application as follows:

Listing of Claims begins on page 2 of this paper.

Remarks begin on page 6 of this paper.